## Case 17-20828-CMB Doc 45 Filed 06/01/19 Entered 06/01/19 17:29:01 Desc Main Document Page 1 of 10

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

Anthony & Cathy Palombo In re	)				
Anthony & Cathy Palombo	)	Case No 17-20828-CMB			
Debtor/Movant	ý				
V.	Ś	Chapter 13			
Peoples Natural Gas	,	Shapter 13			
•	)				
Credtor(s)/Respondents	)				
Ronda Winnecour	)				
Trustee/Respondent	)				
	NOTICE OF PROPOSED MC CONFIRMED CHAPTER 13 PI				
		ed Chapter 13 Plan Dated 5/24/19 which is annexed hereto at 13 Plan, the Debtor seeks to modify the Chapter 13 Plan in the			
The plan accounts for the inclusion of Peo	ples Natural Gas as well as increase	n attorney's fees & costs.			
2. The proposed modification to <b>PLAN FUNDING</b>	the confirmed plan will impact the t	reatment of the claims of n the following particulars:			
Total amount of \$1514.51 per	month for a plan term of _60_months	shall be paid to the Trustee from future earnings as follows:			
Payments: D#1		Directly by Debtor By Automated Bank Transfer 81514.51			
	ATIVE PRIORITY CLAIMS TO				
b. Attorney fees: ar by or on behalf of the any retainer paid, \$_1575.00	a. Percentage fees payable to the Chapter 13 Fee and Expense Fund shall rate fixed by the United States Trustee.  b. Attorney fees: are payable to _Russell A. Burdelski, Esquire In addition to a retainer of \$_1,000.00 already paid by or on behalf of the Debtor, the amount of \$_3000.00_ is to be paid at the rate of \$_250 per month. Including any retainer paid, a total of \$5,554.50 has been approved pursuant to a fee application. An additional \$_1575.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan.  5.3. POST-PETITION UTILITY MONTHLY PAYMENTS (applicable only upon agreement Debtor(s) and utility)				
and unpaid security deposits. The claim	payment will not change for the life e an amended plan. These payments	ment for post-petition utility services, any post-petitiodelinquencies of the plan. Should the utility file a motion requesting a payment may not resolve all of the post-petition claims of the utility. The			
Name of Creditor	Monthly Payment	Post-petition Account Number			
Peoples Gas	133.88	Acct #210004410804			
increase in attorney's fees and costs.  4. The Debtor certifies	s that the requested modification is be	the inclusion of Peoples Natural Gas as well as the resultant sing proposed in good faith, and not for any means prohibited by			
applicable law. The Debtor further certific as set forth above, there are no other modi		plies with 11 USC 1322(a), 1322(b), 1325(c) and 1329 and except led Chapter 13 Plan.			
WHEREFORE, the Debtor req for such other relief the Court deems equit		pproving the modification of the confirmed Chapter 13 Plan and			
Respectfully submitted this:	Burdelski Law Offices	Esquire PA ID #72688			
/s/Russell A. Burdelski, Esquire PA ID #72688  ate5/24/19					

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Fill in this info	rmation to identify you	ır case:						
Debtor 1	Anthony		Palombo		$\boxtimes$	Check if this is	s an a	ımended
200101 T		Middle Name	Last Name			olan, and list b	elow	the
Debtor 2	Cathy		Palombo			sections of the been changed	-	that have
(Spouse, if filing)	First Name M	Middle Name	Last Name			3.1, 4.3, 5.3, 9.1		
United States Bar	nkruptcy Court for the Weste	ern District of Pen	nsylvania					
Case number	17-20828-CMB							
(if known)								
Nestern [	District of Penr	nsylvania	<u>l</u>					
	13 Plan Da	-						
				_				
Part 1: Noti	ces							
To Debtors:	indicate that the opti	ion is appropi	riate in your circur	n some cases, but the pres mstances. Plans that do in a control unless otherwise	not co	mply with loca	al rule	
	In the following notice t	to creditors, yοι	ı must check each b	ox that applies.				
o Creditors:	YOUR RIGHTS MAY E	BE AFFECTED	BY THIS PLAN. YO	OUR CLAIM MAY BE REDU	CED, I	MODIFIED, OR	ELIM	INATED.
	You should read this plattorney, you may wish			r attorney if you have one in	this ba	nkruptcy case.	If you	ı do not have a
	ATTORNEY MUST FINTE CONFIRMATION PLAN WITHOUT FUR	ILE AN OBJEC N HEARING, U RTHER NOTICE	CTION TO CONFIRM INLESS OTHERWIS IF NO OBJECTION	DUR CLAIM OR ANY PROMATION AT LEAST SEVEN SE ORDERED BY THE CO N TO CONFIRMATION IS FI FOF CLAIM IN ORDER TO	(7) DA URT. LED. S	AYS BEFORE THE COURT I SEE BANKRUI	THE L MAY ( PTCY	DATE SET FO CONFIRM THI RULE 3015. I
		following iten	ns. If the "Include	ebtor(s) must check one b d" box is unchecked or b				
A limit on t								
	or no payment to the			which may result in a parti action will be required		Included	•	Not Included
payment of effectuate 2  Avoidance	or no payment to the such limit)	e secured cre	editor (a separate	action will be required by security interest, set out	in	<ul><li>Included</li><li>Included</li></ul>	•	
payment of effectuate  2 Avoidance Section 3.4	or no payment to the such limit) of a judicial lien or nor	e secured cre npossessory, i be required to	editor (a separate	action will be required by security interest, set out	in		<ul><li>•</li><li>•</li><li>•</li></ul>	Not Included  Not Included
payment of effectuate  Avoidance Section 3.4	or no payment to the such limit) of a judicial lien or nor (a separate action will	e secured cre npossessory, i be required to	editor (a separate	action will be required by security interest, set out	in	<ul><li>Included</li></ul>	0	Not Included
payment of effectuate  Avoidance Section 3.4  Nonstandar	or no payment to the such limit) of a judicial lien or nor (a separate action will	e secured cre npossessory, r l be required to n Part 9	editor (a separate	action will be required by security interest, set out	in	<ul><li>Included</li></ul>	0	Not Included
payment of effectuate  Avoidance Section 3.4  Nonstandar	or no payment to the such limit) of a judicial lien or nor (a separate action will	e secured cre npossessory, r l be required to n Part 9	editor (a separate	action will be required by security interest, set out	in	<ul><li>Included</li></ul>	0	Not Included
payment of effectuate  Avoidance Section 3.4  Nonstandar  art 2: Plar	or no payment to the such limit) of a judicial lien or nor (a separate action will	e secured cre npossessory, r l be required to n Part 9 gth of Plan	editor (a separate	action will be required by security interest, set out	in	<ul><li>Included</li></ul>	0	Not Included
payment of effectuate  Avoidance Section 3.4  Nonstandar  Plar  Debtor(s) will r  Total amount of	or no payment to the such limit)  of a judicial lien or nor (a separate action will rd provisions, set out in Payments and Lengmake regular payments	e secured cre npossessory, r be required to n Part 9  gth of Plan s to the trustee	editor (a separate	action will be required by security interest, set out mit)	in	Included     Included	•	Not Included
payment of effectuate  Avoidance Section 3.4  Nonstandar  art 2: Plar	or no payment to the such limit)  of a judicial lien or nor (a separate action will rd provisions, set out in Payments and Lengmake regular payments	e secured cre npossessory, r l be required to n Part 9  gth of Plan s to the trustee	editor (a separate nonpurchase-mone o effectuate such lin e: e:	action will be required by security interest, set out mit)	in paid to	Included     Included	•	Not Included
payment of effectuate  Avoidance Section 3.4  Nonstandar  Total amount of follows: Payments	or no payment to the such limit)  of a judicial lien or nor (a separate action will rd provisions, set out in Payments and Lenguage regular payments of \$1514.51	npossessory, related to the required to n Part 9  gth of Plan  s to the trustee er month for a related to th	editor (a separate nonpurchase-mone o effectuate such ling e: e: remaining plan term	of 60 months shall be required to security interest, set out nit)	in paid to	Included     Included	•	Not Included
payment of effectuate  Avoidance Section 3.4  Nonstandar  Total amount of follows:	or no payment to the such limit)  of a judicial lien or nor (a separate action will rd provisions, set out in Payments and Lenguage regular payments of \$1514.51	npossessory, related to the required to n Part 9  gth of Plan  s to the trustee er month for a related to th	editor (a separate nonpurchase-mone o effectuate such lin e: e:	of 60 months shall be required to security interest, set out nit)	in paid to	Included     Included	•	Not included

Debtor(**公名Sendin7-20828-CAM)**BPald**Doc** 45 Filed 06/01/19 Entered 06/01/499147中至9:0117-2028\$CNMain Document Page 3 of 10

		Doce	πιτοιι ταί	JC 3 01 ±0	,			
2.2	Additional payments:							
	Unpaid Filing Fees. The bala available funds.	ance of \$	shall be fully	paid by the Tr	rustee to th	e Clerk of	the Bankruptc	y Court from the firs
	Check one.							
	None. If "None" is checked, t	the rest of Section 2.2	need not be comple	ted or reprodu	ıced.			
	The debtor(s) will make add amount, and date of each ant		the trustee from	other sources	, as speci	fied below	r. Describe the	e source, estimated
							. 4.4-1	4 - 6 - 1
2.3	The total amount to be paid in plus any additional sources of			uted by the t	rustee ba	sea on th	e total amoun	it of plan payment
Par	rt 3: Treatment of Secure	d Claims						
	Treatment of occurre	<u> </u>						_
3.1	Maintenance of payments and o	cure of default, if any,	on Long-Term Co	ntinuing Deb	its.			
	Check one.							
	None. If "None" is checked, t	the rest of Section 3.1	need not be comple	ted or reprodu	ıcad			
	The debtor(s) will maintain th		•	·		listed be	low with any o	hanges required by
	the applicable contract and n arrearage on a listed claim v ordered as to any item of col as to that collateral will cease	oticed in conformity wi will be paid in full thro lateral listed in this par	th any applicable rough disbursements agraph, then, unles	ules. These p by the truste ss otherwise o	eayments we, without ordered by	vill be disb interest. the court,	ursed by the tr If relief from th all payments u	ustee. Any existing le automatic stay is
	Name of creditor	Collateral			Current installment payment (including	nt	Amount of arrearage (if any)	Start date (MM/YYYY)
	US Bank NA(acct#XX1588	s)(per 515 Cresty	iew Dr(residence)		\$826	3 71	\$9,121.88	3/2019
	claim 12-1)				Ψ020		Ψ3,121.00	
	Insert additional claims as needed	i.						
3.2	Request for valuation of securit	tv. pavment of fully so	ecured claims, and	l modification	n of under	secured o	laims.	
	Check one.		,					
	None. If "None" is checked, t	the rest of Section 3.2	need not be comple	ted or reprodu	ıced.			
	The remainder of this parag	graph will be effective	only if the applica	able box in Pa	art 1 of this	s plan is d	checked.	
	The debtor(s) will request, by below.	filing a separate adv	ersary proceeding	, that the cour	t determine	e the value	e of the secured	d claims listed
	For each secured claim listed bel Amount of secured claim. For each							
	The portion of any allowed claim amount of a creditor's secured claim under Part 5 (pro	laim is listed below as	having no value,	the creditor's	allowed cla	aim will be	treated in its	
	of cred	ated amount Coll	ateral Value collate	ral claim:	int of A	Amount of	f Interest rate	Monthly payment to

Name of creditor	Estimated amount of creditor's total claim (See Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor
Ally Financial(per consent Order issued 9/27/17	\$11,650.00	2008 Chevy Silverado	\$11,650.00	\$0.00	\$11,650.00	6%	\$225.23

Filed 06/01/19 Entered 06/01/1990177929:0117-201986NMain Debtor( Case do 17-20828, CalMBPald Doc 45 Page 4 of 10 Document 3.3 Secured claims excluded from 11 U.S.C. § 506. Check one. None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced. The claims listed below were either: (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or (2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee. Name of creditor Collateral Amount of claim Interest Monthly payment to creditor rate Bridgecrest Credit Co(per claim 1-1)(amount to be paid per claim, interest and 2014 Kia Sorento \$17,098.89 \$321.17 5% distribution per plan at 5% over 60mos) Insert additional claims as needed. 3.4 Lien Avoidance. Check one. None. If "None" is checked, the rest of Section 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The judicial liens or nonpossessory, nonpurchase-money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). The debtor(s) will request, by filing a separate motion, that the court order the avoidance of a judicial lien or security interest securing a claim listed below to the extent that it impairs such exemptions. The amount of any judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. Name of creditor Collateral **Modified principal** Interest Monthly payment balance\* rate or pro rata \$0.00 0% \$0.00 Insert additional claims as needed. \*If the lien will be wholly avoided, insert \$0 for Modified principal balance. 3.5 Surrender of Collateral. Check one. None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced. The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.

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Collateral

Name of creditor

Debtor(**ൂ ase**ndin**7-208228- CAM)**BPald**ാ**ത 45 Filed 06/01/19 Entered 06/01/41 ഉപ്പെടുള്ള (Milain Document Page 5 of 10

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.3.D	Seci	ırea	tax	CI	aims	١.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
Insert additional claims as need	ded.				

\* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

Part 4:

**Treatment of Fees and Priority Claims** 

#### 4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

#### 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

## 4.3 Attorney's fees.

Attorney's fees are payable to Russell A. Burdelski, Esquire	In addition to a retainer of	1,000.00	(of which \$0.00	was a
payment to reimburse costs advanced and/or a no-look costs deposit	) already paid by or on behalf	of the debtor,	the amount of \$3,00	00.00 is
to be paid at the rate of \$250.00 per month. Including any retain	ner paid, a total of \$ <u>5554.50</u>	_ in fees and	costs reimbursemen	nt has been
approved by the court to date, based on a combination of the ne	o-look fee and costs deposit	and previous	sly approved applica	ation(s) for
compensation above the no-look fee. An additional \$ 1275 w	ill be sought through a fee ap	plication to be	filed and approved	before any
additional amount will be paid through the plan, and this plan contain	ns sufficient funding to pay the	at additional a	amount, without dimi	nishing the
amounts required to be paid under this plan to holders of allowed unse	cured claims.			
Check here if a no-look fee in the amount provided for in Local Bar	nkruptcy Rule 9020-7(c) is beir	na requested f	or services rendered	to the

debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

## 4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Page 6 of 10 Document 4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit. If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. Check here if this payment is for prepetition arrearages only. Name of creditor (specify the actual payee, e.g. PA Description Claim Monthly payment SCDU) or pro rata Insert additional claims as needed. 4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. None. If "None" is checked, the rest of Section 4.6 need not be completed or reproduced. The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4). Name of creditor Amount of claim to be paid \$0.00 Insert additional claims as needed. 4.7 Priority unsecured tax claims paid in full.

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Name of taxing authority	Total amount of claim Type of tax	Interest Tax periods rate (0% if blank)
		0%

Insert additional claims as needed.

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**Treatment of Nonpriority Unsecured Claims** 

5.1	Nonpriority unsecured claims not separately claims	assified.					
	Debtor(s) <b>ESTIMATE(S)</b> that a total of \$0.00	Debtor(s) <i>ESTIMATE(S)</i> that a total of \$0.00 will be available for distribution to nonpriority unsecured creditors.					
	Debtor(s) <b>ACKNOWLEDGE(S)</b> that a <b>MINIMUM</b> of alternative test for confirmation set forth in 11 U.S.		paid to nonpriority unsecure	ed creditors to comply v	with the liquidation		
	The total pool of funds estimated above is <i>NOT</i> the <i>MAXIMUM</i> amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is <u>0.00</u> %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.						
5.2	Maintenance of payments and cure of any defar	ult on nonpriority unsec	cured claims.				
	Check one.						
	None. If "None" is checked, the rest of Section	n 5.2 need not be comple	ted or reproduced.				
	The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.						
	Name of creditor Current installment Amount of arrearage Estimated total Payment payment to be paid on the claim payments beginning by trustee date (MM/ YYYY)						
		\$0.00	\$0.00	\$0.00			
	Insert additional claims as needed.						

## 5.3 Postpetition utility monthly payments.

The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

Name of creditor	Monthly payment	Postpetition account number
People Natural Gas	\$133.88 	210004410804

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5.4	Other separately classified nonpriority unsecured claims.		

. . .

Check one.

None. If "None" is checked, the rest of Section 5.4 need not be completed or reproduced.

The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows:

Name of creditor	Basis for separate classification and treatment	Amount of arrearage Interest to be paid rate		Estimated total payments by trustee
PHEAA	Student loan. No distributions are to be made	\$0.00	0%	\$0.00

Insert additional claims as needed.

## Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

None. If "None" is checked, the rest of Section 6.1 need not be completed or reproduced.

Assumed items. Current installment payments will be disbursed by the trustee. Arrearage payments will be disbursed by the trustee.

Name of creditor	Description of leased property or executory contract	d property or Current installment payment		Estimated total payments by trustee	Payment beginning date (MM/ YYYY)
		\$0.00	\$0.00	\$0.00	

Insert additional claims as needed.

## Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

## Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

#### 

- **8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

# Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

	None.	If "None"	' is checked,	the rest of	f part 9 need	d not be d	completed c	r reproduced
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Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

the post petition utility claim of People Natural Gas Co., LLC listed in part 5.3 of the Plan is a priority administrative claim

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Part 10: 9

**Signatures** 

### 10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

<b>X</b> /s/Anthony Palombo	<b>X</b> Cathy Palombo			
Signature of Debtor 1	Signature of Debtor 2			
Executed onMay 24, 2019	Executed onMay 24, 2019			
MM/DD/YYYY	MM/DD/YYYY			
<b>X</b> /s/Russell A. Burdelski, Esquire	Date <b>May 24</b> , 2019			
Signature of debtor(s)' attorney	MM/DD/YYYY			